

FORM PTO 1449 (modified)  U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE  LIST OF REFERENCES CITED BY APPLICANT(S) <i>(Use several sheets if necessary)</i>	ATTY DOCKET NO.	APPLICATION NO.
	03292.101070.3	10/709,978
	APPLICANT	
	Lydia Breck	
	FILING DATE	GROUP
	June 10, 2004	3693

U.S. PATENT DOCUMENTS						
EXAMINER INITIAL	CITE NO.	DOCUMENT NUMBER	KIND CODE	DATE	NAME OF PATENTEE OR APPLICANT OF CITED DOCUMENT	PAGES, COLUMNS, LINES WHERE RELEVANT PASSAGES OR RELEVANT FIGURES APPEAR

FOREIGN PATENT DOCUMENTS							
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NON-PATENT LITERATURE DOCUMENTS		
EXAMINER INITIAL	CITE NO.	
	1	<a href="http://www.palowireless.com/infotooth/tutorial/baseband.asp">http://www.palowireless.com/infotooth/tutorial/baseband.asp</a> , 04/28/2003
	2	<a href="http://www.palowireless.com/infotooth/tutorial/hci.asp">http://www.palowireless.com/infotooth/tutorial/hci.asp</a> , 04/28/2003
	5	<a href="http://www.palowireless.com/infotooth/tutorial/lmp.asp">http://www.palowireless.com/infotooth/tutorial/lmp.asp</a> , 04/28/2003
	4	<a href="http://www.palowireless.com/infotooth/tutorial/k1_gap.asp">http://www.palowireless.com/infotooth/tutorial/k1_gap.asp</a> , 04/28/2003
	5	<a href="http://www.palowireless.com/infotooth/tutorial/profiles.asp">http://www.palowireless.com/infotooth/tutorial/profiles.asp</a> , 04/28/2003
	5	<a href="http://www.palowireless.com/infotooth/tutorial/radio.asp">http://www.palowireless.com/infotooth/tutorial/radio.asp</a> , 04/28/2003
	2	<a href="http://www.palowireless.com/infotooth/tutorial/rfcomm.asp">http://www.palowireless.com/infotooth/tutorial/rfcomm.asp</a> , 04/28/2003
	4	<a href="http://www.palowireless.com/infotooth/tutorial/sdp.asp">http://www.palowireless.com/infotooth/tutorial/sdp.asp</a> , 04/28/2003
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	14	KAPLAN, JEREMY A., "Networking: Microsoft SPOT", <a href="http://www.pcmag.com/print_article/0,3048,a=43561,00.asp">http://www.pcmag.com/print_article/0,3048,a=43561,00.asp</a> , 07/01/2003, 2 pages
	15	KOROTKAYA, "Biometric Person Authentication: Odor", Department of Information Technology, Laboratory of Applied Mathematics, Lappeenranta University of Technology, 18 pages
	16	KRAKOW, "Credit on Your Key Ring, Buy Gas at Mobil, Exxon and Soon Burgers at McDonald's", MSNBC, <a href="http://www.msnbc.msn.com/id/3072638">http://www.msnbc.msn.com/id/3072638</a> , 02/17/2004, 4 pages
	17	KULKARNI, et al., "Biometrics: Speaker Verification" <a href="http://biometrics.cse.msu.edu/speaker.html">http://biometrics.cse.msu.edu/speaker.html</a> , 03/08/2004, 5 pages
	18	KUNTZ, MARY, "Credit Cards as Good as Gold", Forbes, 11/04/1985
	19	LAHEY, LIAM, "Microsoft Bolsters Rebate Structure", Computer Dealer News, 02/08/2002

EXAMINER	/James Vezeris/	DATE CONSIDERED	10/07/2010
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NON-PATENT LITERATURE DOCUMENTS		
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	20	LUETTIN, "Visual Speech and Speaker Recognition", <a href="http://herens.idiap.ch/~luettin/luettin-thesis.bib.abs.html">http://herens.idiap.ch/~luettin/luettin-thesis.bib.abs.html</a> , 06/30/2000, 1 page
	21	MCPERSON, "The Evolution of Mobile Payment", Financial Insights, <a href="http://www.banktech.com/story/news/showArticle.jhtml?articleID=17601432">http://www.banktech.com/story/news/showArticle.jhtml?articleID=17601432</a> , 02/02/2004, 2 pages
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	25	Pay By Touch - Company, <a href="http://www.paybytouch.com/company.html">http://www.paybytouch.com/company.html</a>

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